

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS #1 OF 1

Aaron B. Carter
17339 Westhampton Rd
Southfield, MI 48075-4311
Account No. XXXXX2511

I certify that U.S. Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 03/15/11.

On or about 08/13/97, the borrower executed promissory note(s) to secure loan(s) of \$3,500.00 from the U.S. Department of Education. This loan was disbursed for \$1,750.00 on 09/03/97, at a variable rate of interest to be established annually. The loan was made by the Department under the William D. Ford Federal Direct Loan Program under Title IV, Part D of the Higher Education Act of 1965, as amended, 20 U.S.C. 1087a et seq. (34 C.F.R. Part 685). The Department demanded payment according to the terms of the note, and the borrower defaulted on the obligation on 02/15/01. Pursuant to 34 C.F.R. § 685.202(b), a total of \$311.92 in unpaid interest was capitalized and added to the principal balance.

The Department has credited a total of \$1,377.18 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the borrower now owes the United States the following:

Principal:	\$1,420.48
Interest:	\$466.97
Total debt as of 03/15/11:	\$1,887.45

Interest accrues on the principal shown here at the current rate of 3.27 percent and a daily rate of \$0.13 through June 30, 2011, and thereafter at such rate as the Department establishes pursuant to Section 455(b) of the Higher Education Act of 1965, as amended, 20 U.S.C. 1087e.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 3/23/11

Michael L. H.
Loan Analyst
Litigation Support

EXHIBIT

A

RECEIVED
OCT 14 2010

**Direct
Loans**

**William D. Ford Federal Direct Loan Program
U.S. Department of Education**

BY: **SR**

OMB No. 1840-0087
Form Approved
Exp. Date 12/31/99

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1092.

**Federal Direct Stafford/Ford Loan
Federal Direct Unsubsidized Stafford/Ford Loan
Promissory Note and Disclosure**

Section A: Lender/Party Information

1. Name (last, first, middle initial) and Address (street, city, state, zip code)	2. Social Security Number
CARTER, AARON B. 701 GREEN MOUNTAIN DRIVE LITTLE ROCK, AR 72211-0000	2511
	3. Date of Birth
	/1972
	4. Area Code/Telephone Number
	(501) 225-0597
	5. Driver's License Number (List state abbreviation first)
	AR-214172511

8. References: You must list two persons with different U.S. addresses who have known you for at least three years. The first reference should be a parent or legal guardian.

Name	1. Thomas Taylor Ph.D.	2. Elizabeth Castellanos
Permanent Address	1806 Clark Dr	1714 Jennifer Dr
City, State, Zip Code	Conway AR 72032	Little Rock AR 72212
Area Code/Telephone Number	(501) 329-3263	(501) 227-7616

Section B: Borrower Information

7. School Name	8. Loan Period Approved	From: 08/25/1997	To: 05/15/1998
UNIVERSITY OF CENTRAL ARKANSAS			
9. School Address (street, city, state, zip code)	10. School Code/Branch		
BERNARD HALL SUITE 201, CONWAY, AR 72035	G01092		

The chart below shows anticipated disbursement amounts and dates. Actual amounts and dates may vary. The interest rate for this note is variable.

	Anticipated Disbursement Dates	Loan Amount Approved	Loan Fee Rate	Loan Fee Amount	Net Disbursement Amount	
Direct Subsidized Loan	1st	08/15/1997	\$ 1750	4.00	\$ 70	VARIABLE
	2nd	01/02/1998	\$ 1750	4.00	\$ 70	
	3rd					
	4th					
	Total	\$ 3500		\$ 140	\$ 3360	
Direct Unsubsidized Loan						
Total						

I promise to pay the U.S. Department of Education all sums (hereafter "loan" or "loans") disbursed under this Promissory Note plus interest and other fees which may become due, as provided in this Promissory Note. If I fail to make payments on this Promissory Note when due, I will also pay collection costs including attorney's fees and court costs. I understand that I may cancel or reduce the size of my loan by refusing any disbursement that is issued to me. I certify that the total amount of loan that I receive under this Promissory Note will not exceed the allowable annual maximum or cumulative maximum under the Higher Education Act of 1993, as amended.

I understand that this is a Promissory Note. I will not sign this Promissory Note before reading it, even if I am advised not to read this Promissory Note. I am entitled to an exact copy of this Promissory Note and a Statement of the Borrower's Rights and Responsibilities. My signature certifies that I have read, understand

and agree to the terms and conditions of this Promissory Note. My signature on this Promissory Note will serve as my authorization for my loan proceeds to be credited to my student account by the school identified in Section B.

Under penalty of perjury, I certify that the information contained in the Borrower Section of this Promissory Note is true and accurate. The proceeds of this loan will be used for authorized educational expenses at the certifying school for the specified loan period. I certify that I do not owe a refund on a Federal Pell Grant, Basic Educational Opportunity Grant, Supplemental Educational Opportunity Grant or a State Student Incentive Grant and that I am not now in default on any loan received under the Federal Perkins Loan Program (including National Defense Student Loans) or the Federal Family Education Loan Program, or a Direct Loan Program, or if I am in default, I have made repayment arrangements that are satisfactory to the Secretary of the Department of Education.

I UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.

11. Identification Number(s)

12. Signature of Borrower *[Signature]* 8/13/97

RECEIVED AUG 25 1997

08/12/1997
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